

Bank Alfalah & Daraz.pk SBS Promotion

Website

Daraz.pk (Instalment Products Only) www.daraz.pk

Start Date

24-Jul-25

Mark-up Free Tenure (0%)

3 & 6 Months Installment Plans

Processing Fee & Mark-up Rates

Tenure (in Months)	Promotion Offer	Mark-up Rate	PF% from the Cardholders
3	0% Mark-up Plan with PF	0%	8.00% + FED
6	0% Mark-up Plan with PF	0%	13.00% + FED
12	Mark-up Based Plan with PF	40.74%	2.50% or Rs 1000, whichever higher + FED
18	Mark-up Based Plan with PF	40.65%	2.50% or Rs 1000, whichever higher + FED
24	Mark-up Based Plan with PF	40.16%	2.50% or Rs 1000, whichever higher + FED
36	Mark-up Based Plan with PF	38.95%	2.50% or Rs 1000, whichever higher + FED

Available installment plans

3,6,9,12,18,24, and 36 months

SBS Steps

Step 1: Visit Daraz.pk and select product of your choice (Minimum transaction value to avail SBS Plan is PKR 10,000/=).

Step 2: Proceed to checkout, select "installment" as payment method and opt for 3 & 6 months installment plan at 0% markup or mark up based plans for up to 36 months.

Step 3: Receive selected product at doorstep.
(Standard Delivery TAT as mentioned on Daraz.pk)

This promotion is not valid for Amex & Corporate Credit cardholders

Terms & Conditions:

- EMI plans are applicable only on the “Instalment Category Products”.
- The Bank shall not be liable if merchant is unable to arrange the delivery of products/services within the time due to any issue.
- Bank Alfalah Limited shall not, in any way, be held responsible for any issue regarding refund/claim against canceled orders.
- Bank Alfalah Limited shall not be liable for any loss or damage incurred or suffered by the Cardholder by reason of a business partner refusing to allow a transaction or accepting a credit card.
- SBS Plan are applicable for Transaction of **Rs 10,000** and above.
- Installment plan will process within **3-5 working days**, started from the Transaction date.
- This promotion is valid for all Bank Alfalah Credit Cards, except Corporate Credit Card.
- **Installment plan will be booked as per assigned bank assigned credit limit / available installment limit.**
- **New credit card holders are not eligible for the EMI (Installment Plan) during the first 3 months from credit card issuance date**

What if the order is canceled?

- In case of Cancellation of any order, Daraz.pk will notify the Loyalty Rewards & SBS Unit to cancel the plan.
- **Daraz.pk will reverse the transaction amount directly to customer.** This will be reversed within 12 working days
- Loyalty Rewards & SBS Unit will process the this forwarded cancellation within 3 working days.
- All allied charges, like PCP + FED & mark-up (if applicable) will also be reversed against these canceled
- PCP+FED will be charged to customer against cancellation of order by customer due,
 - Change of mind
 - Delivery time is too long
 - Found cheaper elsewhere
 - Decided for alternative product